

Amendments to the Claims:

This listing of claims will replace all prior versions, and listing, of claims in the application.

Listing of Claims:

1. – 44. (canceled)

45. – 47. (canceled)

48. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier, including:

a mobile phone possessed by the dealer; and

at least one account associated with the mobile phone,

where the amount accredited to each account is only available for load transfers and

where the dealer transfers load to another dealer or customer by sending a

communications message to a destination address associated with the

telecommunications carrier, the amount to be transferred and a unique identifier of the

receiving dealer or customer being able to be ascertained from either the communication

message or the destination address the communication message has been sent to.

49. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48, where the destination address is a telephone number comprising a set shortcode number and the receiving dealer's or customer's mobile phone number.

50. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48 or claim 49, where the receiving dealer or customer makes payment for the transfer of load either in legal tender or electronically.

51. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48 or claim 49, including a B2B

account for facilitating transfer between dealers, the amount of the B2B account only being available for load transfers.

52. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 51, including a B2C account for facilitating transfer between dealer and customer, the amount of the B2C account only being available for load transfers.
53. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 51 and 52, where the shortcode number used to effect the transfer determines whether the transfer is to be made from the B2B account or the B2C account.
54. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 53, where the dealer configures their mobile phone.
55. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 54, where the dealer is requested to confirm that the transfer is to proceed by means of a further communication message, the dealer thereafter operable to send a confirmation communication message.
56. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 55, where the confirmation communication message includes a PIN or password and confirmation occurs if the communicated PIN or password matches a pre-stored PIN or password for the dealer.
57. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 55 or claim 56, where confirmation occurs if the confirmation communication message is sent within a predetermined time period.

58. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 57, where a further communication message is sent to the dealer on effecting the transfer.
59. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 58, where the further communication message includes details of the load balance credited to the dealer after effecting the transfer.
60. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 58, where a further communication message is sent to the dealer on effecting the transfer.
61. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 60, where each transfer is given a trace number to facilitate reconciliation and auditing.
62. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 61, excepting claim 53, where the dealer identifies which of the linked accounts load is to be transferred from
63. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 62, where the communication messages take at least one of the following forms: Short Messaging Service message; e-mail; telephone call utilising DTMF signals; written communication sent by post; verbal communication.
64. (original) A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 63, where at least one of the communication messages is encrypted.
65. (original) A dealer in a system for facilitating transfer of load between the dealer and another dealer and/or customer of a telecommunications carrier, the dealer in possession of a mobile phone having at least one account associated therewith, the dealer operable to

send a communication message to a destination address associated with the telecommunications carrier, an amount to be transferred and a unique identifier of the receiving dealer or customer being included in either the communication message or the destination address, the telecommunications carrier thereafter operable to effect the transfer.

66. (original) A dealer according to claim 65, operable to receive payment for the transfer of load either in legal tender or electronically.
67. (original) A dealer according to claim 65 or claim 66, operable to specify which of the at least one accounts associated with the mobile phone the load is to be transferred from by means of the destination address the communication message is sent to.
68. (original) A dealer according to any one of claims 65 to 67, operable to configure the mobile phone by setting password protection preventing use of the mobile phone.
69. (original) A dealer according to any one of claims 65 to 68, operable to send a further communication message confirming that the transfer is to proceed on receipt of a communication message requesting such confirmation from the telecommunications carrier.
70. (original) A dealer according to claim 69, operable to include a PIN or password in the further communication message, the PIN or password matching a PIN or password pre-stored with the telecommunications carrier.
71. (original) A dealer according to claim 69 or claim 70, operable to send the further communication message within a predetermined time period to confirm the transfer is to proceed.
72. (original) A telecommunications carrier in a system for facilitating transfer of load between their dealers and/or customers, operable to receive a communications message from a dealer at a destination address and determine the amount to be transferred and a unique identifier of the receiving dealer or customer from either the communication message or the destination address, the telecommunications carrier thereafter operable to

transfer load from at least one account associated with a mobile phone of the dealer to an account associated with the receiving dealer or customer, as appropriate.

73. (original) A telecommunications carrier according to claim 72 where the destination address is a telephone number comprising a set shortcode number and the receiving dealer's or customer's mobile phone number.
74. (original) A telecommunications carrier according to claim 72 or claim 73, where the at least one account includes a B2B account for facilitating transfer between dealers, the amount of the B2B account only being available for load transfers.
75. (original) A telecommunications carrier according to any one of claims 72 to 74, where the at least one account includes a B2C account for facilitating transfer between a dealer and a customer, the amount of the B2C account only being available for load transfers.
76. (original) A telecommunications carrier according to claim 74 and claim 75, operable to determine whether load is to be transferred from the B2B account or the B2C account from the shortcode number the communication message is sent to.
77. (original) A telecommunications carrier according to any one of claims 72 to 76, operable to send a first further communication message to the dealer prompting the dealer to configure their mobile phone.
78. (original) A telecommunications carrier according to any one of claims 72 to 77, operable to send a second further communication message to the dealer requesting the dealer confirm that the transfer is to proceed and operable to receive a third further communication message from the dealer confirming that the transfer is to proceed.
79. (original) A telecommunications carrier according to claim 78, operable to match a communicated PIN or password determined from the third further communication message to a pre-stored PIN or password for the dealer and proceeding with the transfer if there is a match.

80. (original) A telecommunications carrier according to claim 78 or claim 79, operable to proceed with the transfer if the third further communication message is received within a predetermined time period.
81. (original) A telecommunications carrier according to any one of claims 72 to 80, operable to send a fourth communication message to the dealer on effecting the transfer confirming that the transfer has been effected.
82. (original) A telecommunications carrier according to any one of claims 72 to 81, operable to send a fifth communication message to the receiving dealer or customer on effecting the transfer confirming that the transfer has been effected.
83. (original) A telecommunications carrier according to any one of claims 72 to 82, operable to allocate a trace number to each transfer.
84. (previously presented) A telecommunications carrier according to any one of claims 72 to 83, excepting claim 76, operable to identify which of the dealer's at least one accounts load is to be transferred from, from the communication message.
85. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier, comprising the steps of:
- receiving a communications message from a dealer at a destination address
 - ascertaining the unique identifier of the receiving dealer or customer and the amount to be transferred from either the communication message and/or the destination address
 - transferring load from at least one account associated with a mobile phone possessed by the dealer equal to the amount to be transferred to the customer.
86. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 85, including the step of ascertaining from the destination address used to receive the communication message, the account associated with the mobile phone the amount to be transferred is to be debited from.

87. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 85 or claim 86, including the step of requesting the dealer to configure their mobile phone.
88. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 87, including the step of requesting the dealer to set a password or PIN for their mobile phone.
89. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 88, including the step of assigning a trace number to the transfer.
90. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 89, including the steps of seeking confirmation from the dealer that the transfer is to proceed and, upon receiving such confirmation, transferring the load.
91. (original) A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 90, including the step of verifying confirmation by comparing a PIN or password provided by the payer as part of confirmation with a previously recorded PIN or password provided by the payer.
92. -95. (canceled)